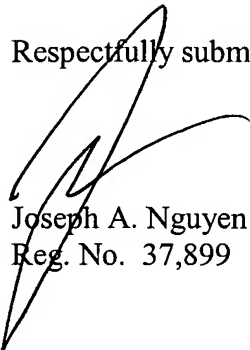


Description of Fig. 4B has been added to the section "Brief Description of the Drawings". The description of Fig. 4B was inadvertently omitted in the specifications. No new matter is added by this amendment.

Applicant believes that all pending claims are allowable and respectfully requests a Notice of Allowance for this application from the Examiner. Should the Examiner believe that a telephone conference would expedite the prosecution of this application the undersigned can be reached at the telephone number set out below.

Respectfully submitted,



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408-257-5500 X304

Amendments to the Brief Description of the Drawings:

Please add the following new paragraph after paragraph [0039]:

[0039.1] FIG. 4B illustrates, in accordance with another aspect of the present invention, a simplified diagram showing the server portion of the transaction shown in FIG. 4A.